



COVERED
CALIFORNIA

**Already
insured
through
your job?**

Yes No



Yes

- ▶ **You can keep your coverage.**

You receive new
protections from
the Affordable
Care Act.



No

► Affordable,
guaranteed
high quality
health insurance
is on it's way!



Reasons people do not have health insurance:

- Pre-existing conditions
- Not offered by their employer
- Unaffordable





Affordable Care Act Improvements

- Guaranteed coverage
- Standardized benefits
- No annual limits, no denial for pre-existing conditions
- Rates are not based on your health status



Affordable Care Act Improvements

- Requires large employers to offer coverage
- Individuals must have affordable coverage – public or private
- Expanded coverage will improve care and reduce costs for all:
 - Health insurance Exchanges that drive competitive plans and pricing
 - Medicaid expansion



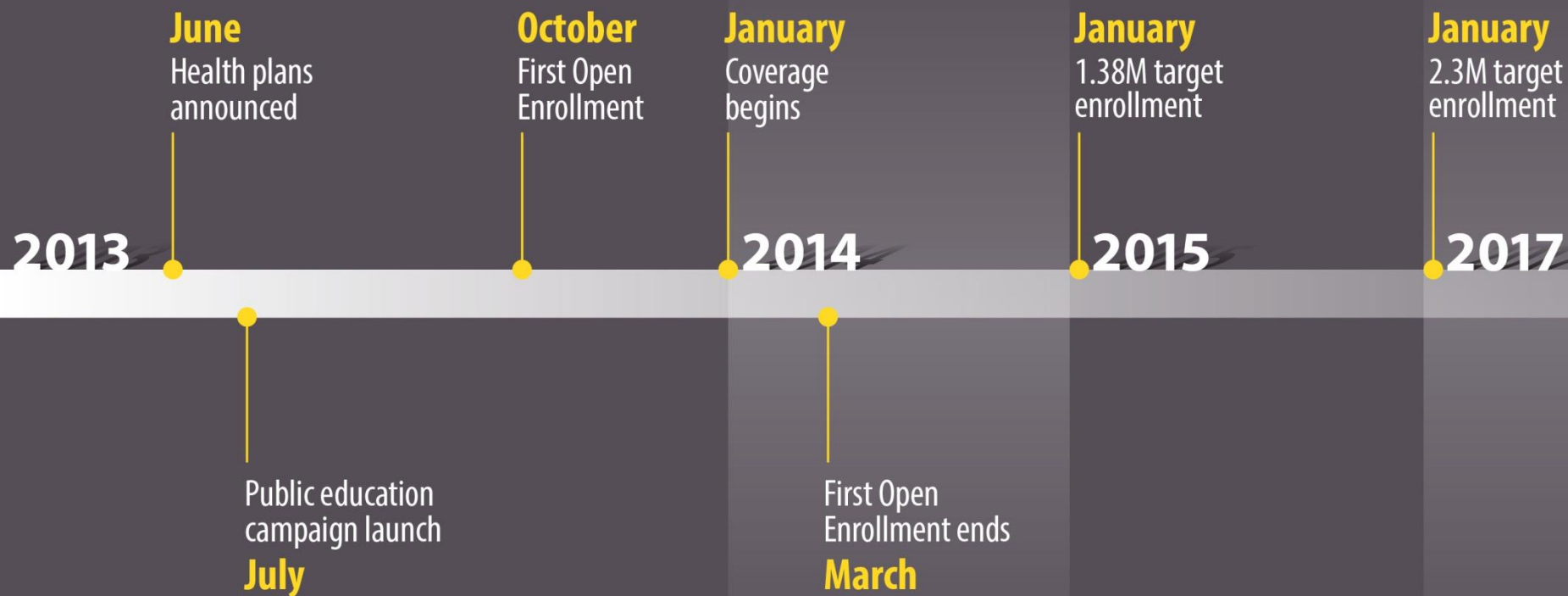
Who We Are

...and who we are not





Milestones



Source: Covered California Report to the Governor and Legislature, January 2013



What We Do

Access to Guaranteed Issue,
Affordable, Quality Health
Care Coverage





Essential Health Benefits

- 1 Ambulatory patient services**
- 2 Emergency services**
- 3 Hospitalization**
- 4 Maternity and newborn care**
- 5 Mental health and substance use disorder services, including behavioral health treatment**
- 6 Prescription drugs**
- 7 Rehabilitative and habilitative services and devices**
- 8 Laboratory services**
- 9 Preventive and wellness services and chronic disease management**
- 10 Pediatric services**



Health Insurance Companies

Alameda Alliance for Health

Anthem Blue Cross of California

Blue Shield of California

Chinese Community Health Plan

Contra Costa Health Plan

Health Net

Kaiser Permanente

L.A. Care Health Plan

Molina Healthcare

Sharp Health Plan

Valley Health Plan

**Ventura County Health
Care Plan**

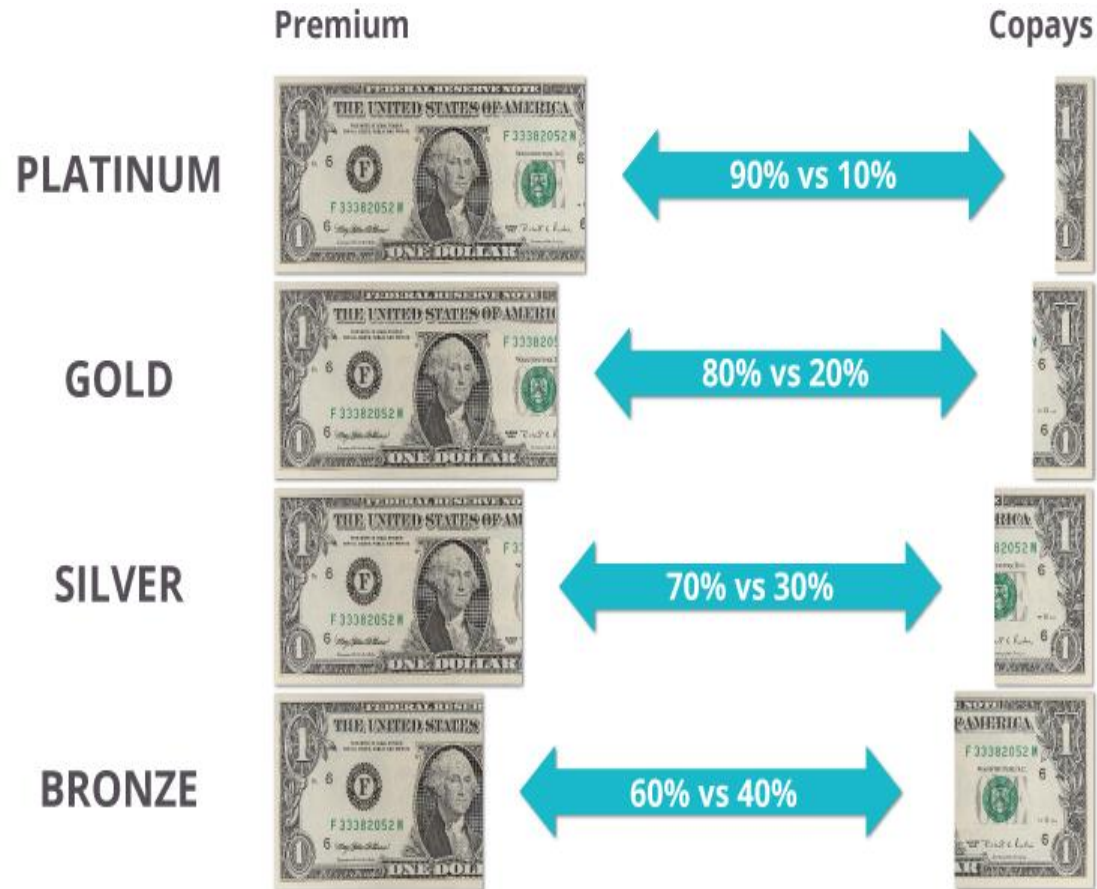
Western Health Advantage



2014 Covered California Rates to Comparable 2013 Small Group Rates (40 year old)

County number of subsidy eligible people	Lowest CC Silver Plan	Second Lowest CC Silver Plan	Third Lowest CC Silver Plan	Average of Three Lowest Priced Silver Plans	Average of 2013 Comparable Small Group Plans	Difference Between Average CC Silver Plans & Comparable Small Group Plans
3 Sacramento 126,000	Anthem PPO \$332	Blue Shield PPO \$333	Kaiser HMO \$347	\$337	\$334	1%
4 San Francisco 28,000	Chinese Community HMO \$306	Anthem EPO \$373	Blue Shield PPO \$374	\$351	\$403	-6%
6 Alameda 80,000	Blue Shield EPO \$317	Anthem PPO \$357	Kaiser HMO \$365	\$346	\$340	2%
15 Los Angeles 779,000 (North)	HealthNet HMO \$222	Blue Shield PPO \$252	LA Care HMO \$253	\$242	\$311	-22%
16 Los Angeles 779,000 (South)	HealthNet HMO \$242	Anthem HMO \$259	Molina PPO \$259	\$253	\$362	-29%
19 San Diego 193,000	HealthNet HMO \$269	Anthem EPO \$308	Kaiser HMO \$316	\$298	\$324	-8%

Consumers Trade Off Up Front Affordability with expected Out-of-Pocket Costs





What We Do

Outreach | Education | Marketing



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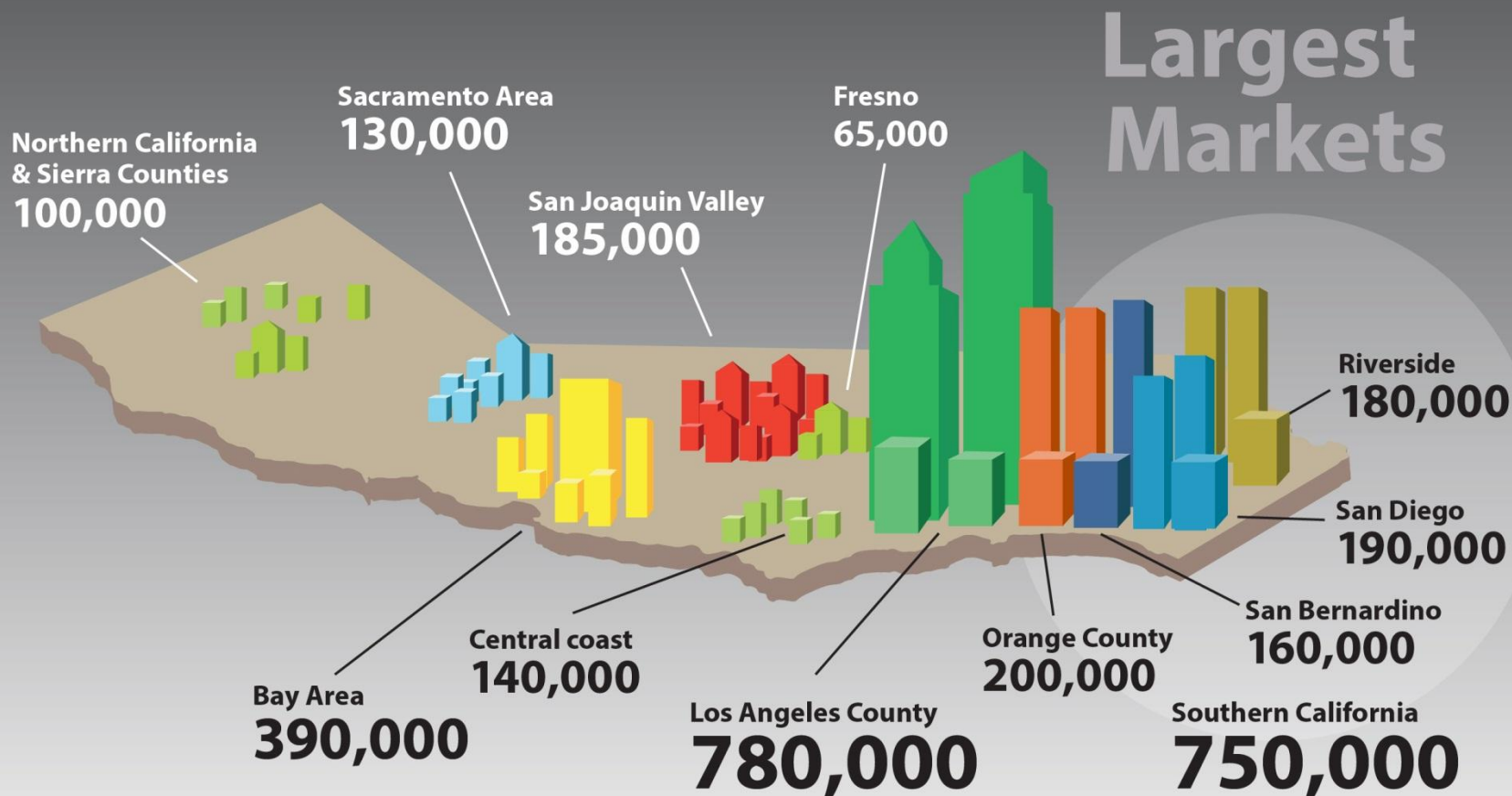
What we do

► Who Covered California must reach

- 5.3 million Californians who are currently uninsured or purchase health insurance on their own
 - 2.6 million who qualify for subsidies in our plans and
 - 2.7 million who do not qualify for subsidies but now benefit from guaranteed coverage and can enroll inside or outside of Covered California
- There are an additional 1.4 million Californians who may be newly eligible for Medi-Cal



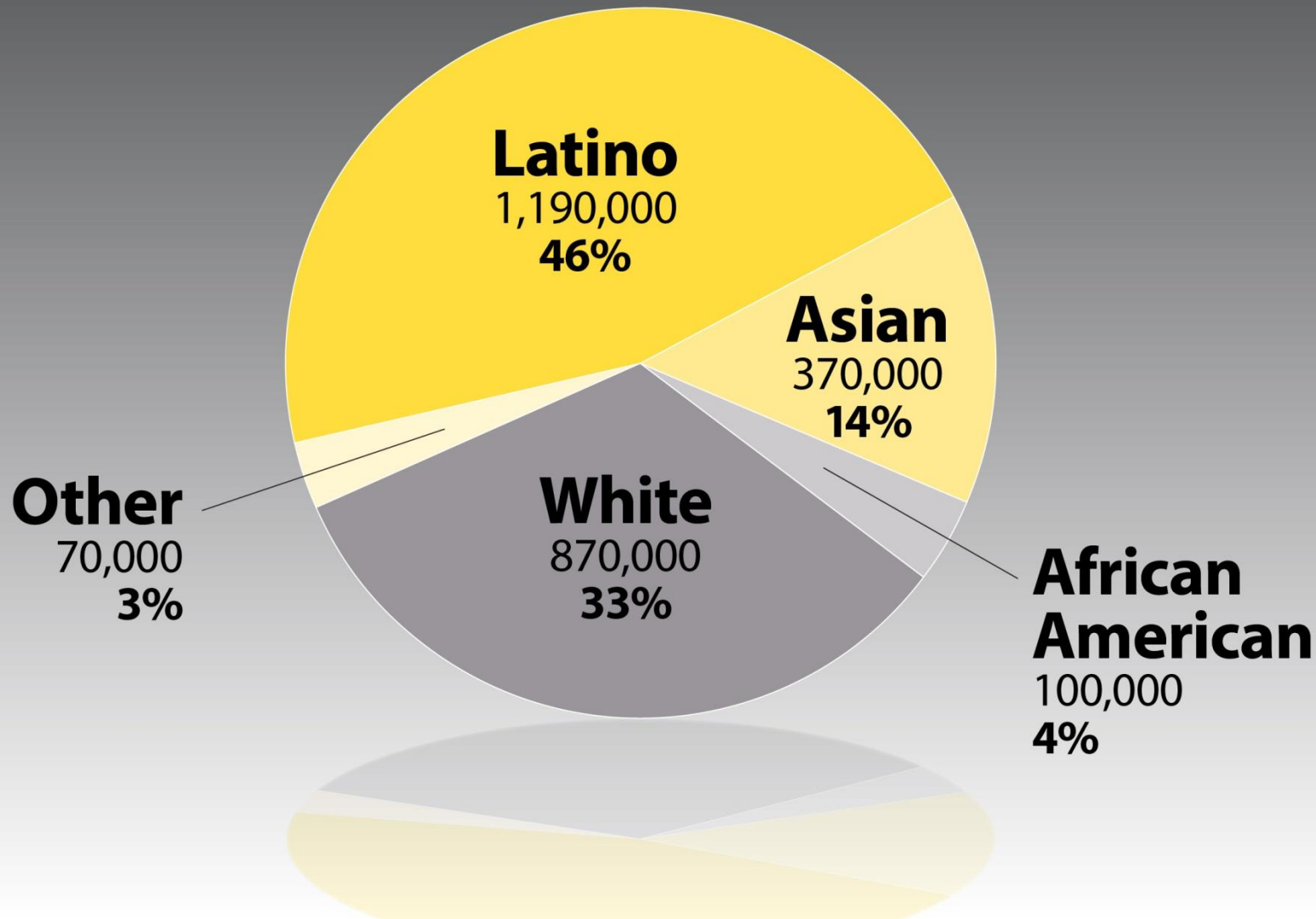
California's Subsidy Eligible Population





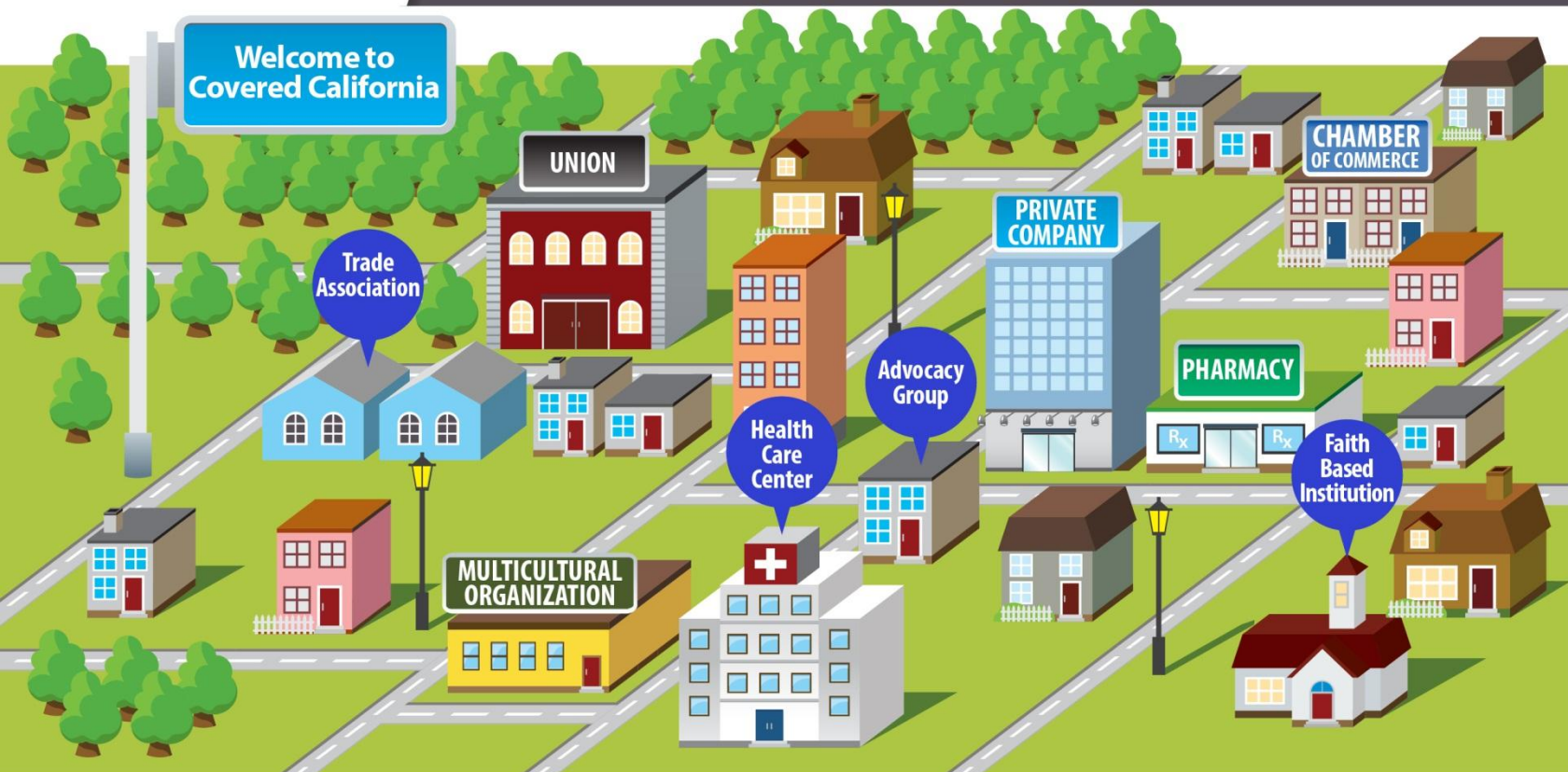
Targeting Potential Enrollees

California's Subsidy Eligible





Statewide Outreach Network



- ▶ A place for our Community Based grants and In-person Assisters program to reach people where they “live, work, shop and play.”



Statewide Outreach Network



► Community-based grants program:

- \$43 million during 2013-2014
- Mobilize and educate community influencers
- Launch major outreach events
- Establish market driven partnerships
- Perform educational outreach and enrollment



What We Do

Smooth Enrollment

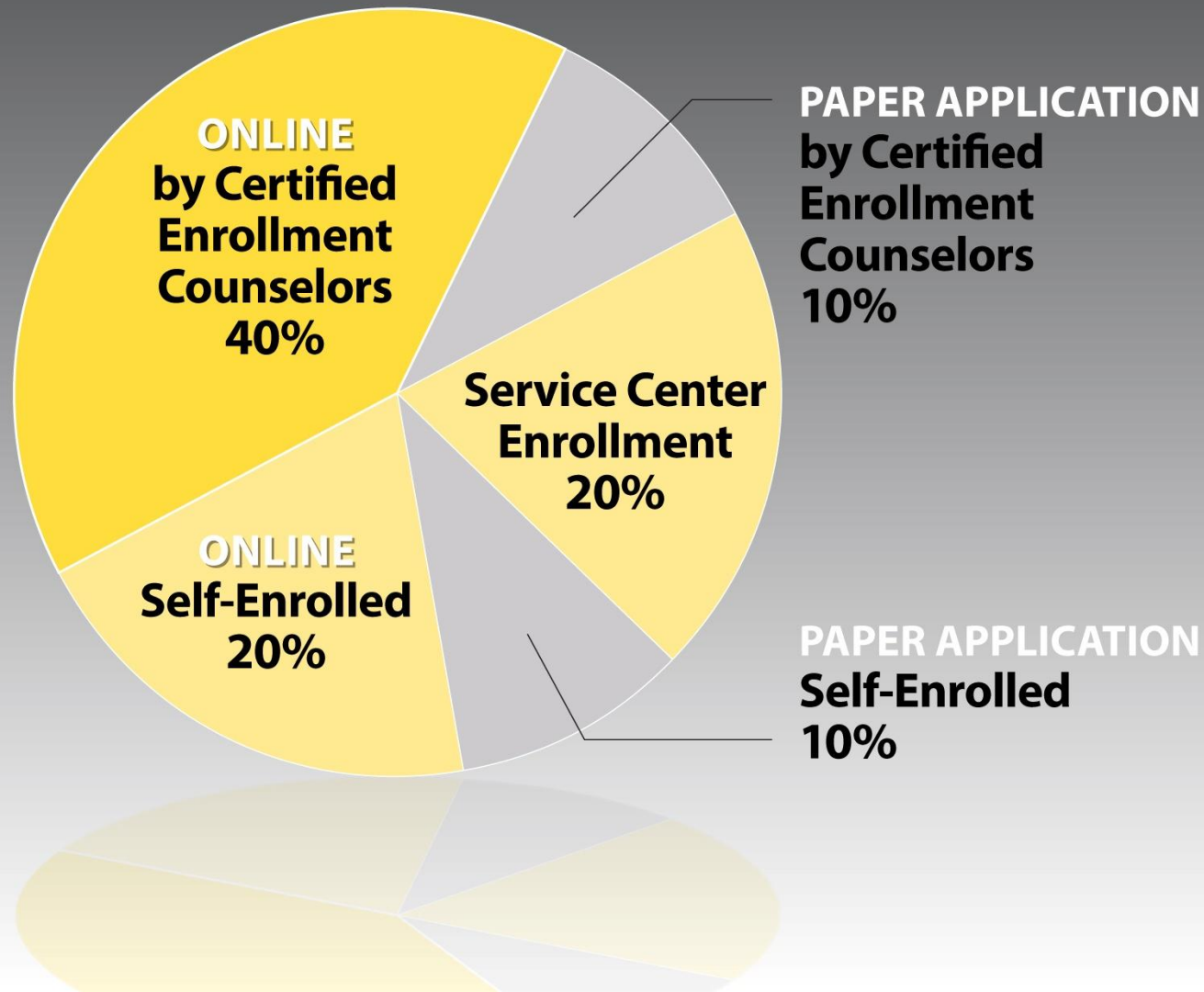


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Helping Consumers Enroll

Application Pathway Estimates



HOW ONE-STOPS CAN PARTNER WITH COVERED CALIFORNIA

- **ENROLL TO BE CERTIFIED ENROLLMENT ENTITIES**
training, testing, certification
- **CONTRACT WITH CERTIFIED ENROLLMENT ENTITIES IN THEIR COMMUNITIES TO BE CERTIFIED ENROLLMENT COUNSELORS**
training, testing, certification
- **SERVE AS RESOURCES AT THE ONE-STOP CAREER CENTERS**
office space for certified enrollment counselors,
information, materials,



What we offer

► **Health Coverage for Small Businesses (SHOP)**

- Less than 50 employees
- Tax Credits
- Plan choice

SHOP Premium Tax Credits

- To qualify, employers must pay at least 50% of employee premium costs
- Employers with fewer than 25 employees who pay employees an average of less than \$50,000 annually can receive up to 35%
 - 2014 percentages increase to 50%
- Fewer than 10 FTEs and annual wages less than \$25,000 will qualify for highest credits

www.CoveredCA.com

